

Certificate Number: 16339-PAE-DE-031028966

Bankruptcy Case Number: 12-19573



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 14, 2018, at 4:01 o'clock PM EDT, Michael Hondros completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 14, 2018 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor